<u>ENOUGH IS ENOUGH</u>. It is so alarming that our National Insurance Board, hereinafter referred to as the NIB, can be considering raising National Insurance Rates when there is a questionable behaviour carried out by the NIB since inception, fraudulently using a power under the NIB Act, to deny contributors the full benefit of their contributions.

Couple that with the internal inefficient management of the NIB itself and the management of one of its subsidiaries, NIPDEC and we realize that the NIB must come under the scrutiny of the (JLC) Joint Select Committee of Parliament quickly, before we sink deeper into this Abyss we are being led too.

Citizens must comply by law to pay National Insurance Contributions, but NIB only records 52 such contributions per year from individuals, even if they work 4 different places and pay contributions from all four, adding the sum of your contributions to be recorded at the highest Class they have, but not counting the number of contributions they make, which can make you eligible for a retirement pension or large retirement grant. If this is not *Fraud, misrepresentation, inefficiency and abuse* to senior citizens at retirement, sue me, let me put my case to the Court and claim massive damages.

I retired at 65 years in 2013 and waited 2 years before some money was put in my bank account, without any notice from the NIB to date of what that money was for, either a first payment before pension was finalized or final payment, after calculating all the contributions made by me.

When I inquired of my Claim from the Records Manager Mr. Neil Woods, he said my claim for nonpayment of contributions from my employer of 18 years; the UWI School of Continuing Studies was still under investigations and they were analyzing if I was an employee or an Independent Contractor, at UWI.

In addition, having worked for a Government Minister for 4 years and 4 months and only those contributions were recognized by the NIB because my contributions were at the highest class and my other salary as a Director/Secretary of my daughter's Salon Company was not counted by sum or number of them made.

When all those contributions are rightfully and legally recognized, either voluntarily by the NIB or through a Court order, I will have my NIB pension to assist my free domestic violence counseling service, now at 71 years of age and care of my almost 6 year old grandson, whose father died through gang violence when he was one year old. Violence occurs in many ways and from many sources.

The NIB must put its house in order first before seeking more money to waste through inefficient management and fraudulent practices. Thousands of citizens complain of and suffer at, the hands of the NIB and we have to stop this now, before we end up like what is happening to our neighbour.

ENOUGH IS ENOUGH. Senators Wade Mark and Kadijah Khadijah Ameen, please continue to fight for our vulnerable citizens. We see what happens to our neighbours when leaders and their complacent followers get clouded with strictly partisan politics, forgetting the people they go there to serve.

Evidence is available to support the above mentioned and can be supplied when necessary.